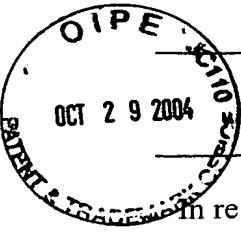


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weller et al.

Atty Docket No.: VISAP064/P11500

Application No.: 09/842,313

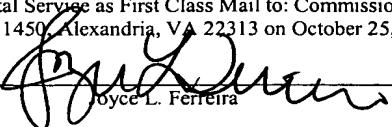
Examiner: Reagan, James A

Filed: April 24, 2001

Group: 3621

Title: **ONLINE PAYER AUTHENTICATION
SERVICE**

CERTIFICATE OF MAILING
I hereby certify that this correspondence is being deposited with the
United States Postal Service as First Class Mail to: Commissioner for
Patents, P.O. Box 1450, Alexandria, VA 22313 on October 25, 2004

Signed: 

Joyce L. Ferreira

**INFORMATION DISCLOSURE STATEMENT
37 CFR §§1.56 AND 1.97(b)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits, or (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted,

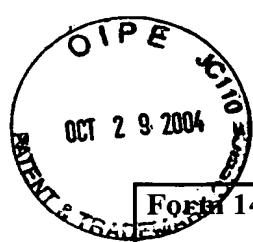
BEYER WEAVER & THOMAS, LLP



Phillip P. Lee

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P.O. Box 778
Berkeley, CA 94704-0778


Form 1449 (Modified)
**Information Disclosure
Statement By Applicant**

(Use Several Sheets if Necessary)

Atty Docket No.
VISAP064/P11500

Application No.:
09/842,313

Applicant:

Weller et al.

Filing Date

April 24, 2001

Group

3621

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	2004/0177047	09/09/04	Graves et al.			
	B						
	C						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	J							
	K							
	L							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	
	P	
	Q	
	R	
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.